

FILED
1/16/24 11:29 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Brian R. Hefferin,) Case No. 19-23231-GLT
) Chapter 13
Debtor) Related to Docket No. 48

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor due to increased disposable income
- ☐ a motion to lift stay
as to creditor
- ☐ Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____.
- ☒ Amended Chapter 13 Plan dated August 10, 2020

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor's Plan payments shall be changed from \$1,920.00 to \$3,492.00 per month, effective February 2024; and/or the Plan term shall be changed from months to months.
- ☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that he has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or

notice.

- ☐ Debtor shall file and serve on or before .
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The total amount available to unsecured creditors has increased to \$25,000 for an estimated distribution of 48%.

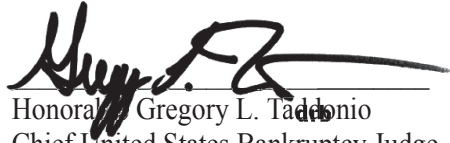
IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this _ 16th Day of January, 2024

Dated: _ January 16, 2024


Honorable Gregory L. Taddio
Chief United States Bankruptcy Judge

Stipulated by:

/s/Lauren M. Lamb
Counsel to Debtor
Lauren M. Lamb, Esquire
STEIDL & STEINBERG
28th Floor-Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
PA I. D. No. 209201
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt, Esquire
Counsel to Chapter 13 Trustee
James Warmbrodt, Esquire

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Brian R. Hefferin
Debtor

Case No. 19-23231-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 16, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:

Recip ID	Recipient Name and Address
db	+ Brian R. Hefferin, 1042 Laurel Street, Bridgeville, PA 15017-2242
15105664	+ Credit Control Collect, 2410 Broad Ave, Altoona, PA 16601-1940
15105667	+ P S E C U, P.o. Box 1006, Harrisburg, PA 17108-1006

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 17 2024 04:00:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15105650	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 17 2024 04:00:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15105651	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 17 2024 04:00:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
15127203	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 17 2024 04:00:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15105653	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 17 2024 04:00:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15105652	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 17 2024 04:00:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15105658	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2024 04:08:32	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
15105661	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2024 04:08:32	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15105666	Email/Text: mrdiscen@discover.com	Jan 17 2024 04:00:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15105665	Email/Text: mrdiscen@discover.com	Jan 17 2024 04:00:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
15109073	Email/Text: mrdiscen@discover.com	Jan 17 2024 04:00:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15105654	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 17 2024 04:08:31	Chase Card Services, Po Box 15298, Wilmington, DE 19850
15105656	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 17 2024 04:08:26	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15120059	+ Email/Text: RASEBN@raslg.com	Jan 17 2024 04:00:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

District/off: 0315-2

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15124218	Email/PDF: resurgentbknofications@resurgent.com	Jan 17 2024 04:08:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15105669	+ Email/Text: bankruptcynotices@psecu.com	Jan 17 2024 04:01:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15140808	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2024 04:08:23	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15126941	+ Email/Text: bankruptcynotices@psecu.com	Jan 17 2024 04:01:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15146149	+ Email/PDF: ebnotices@pnmac.com	Jan 17 2024 04:08:27	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15105671	+ Email/PDF: ebnotices@pnmac.com	Jan 17 2024 04:08:27	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
15105672	+ Email/PDF: ebnotices@pnmac.com	Jan 17 2024 04:08:32	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15105673	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 17 2024 04:00:00	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
15105674	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 17 2024 04:00:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
15128932	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 17 2024 04:00:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15105675	+ Email/Text: BankruptcyNotice@upmc.edu	Jan 17 2024 04:01:00	UPMC, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
15139121	Email/Text: BNCnotices@dcmsservices.com	Jan 17 2024 04:00:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15105678	+ Email/Text: bkelectronicnotices@usaa.com	Jan 17 2024 04:00:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
15105677	+ Email/Text: bkelectronicnotices@usaa.com	Jan 17 2024 04:00:00	USAA Federal Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600
15105676	+ Email/Text: bkelectronicnotices@usaa.com	Jan 17 2024 04:00:00	USAA Federal Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennymac Loan Services, LLC
15105659	*+	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
15105660	*+	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
15105662	*+	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15105663	*+	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15105657	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15105655	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Po Box 15298, Wilmington, DE 19850
15105670	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15105668	*+	P S E C U, P.o. Box 1006, Harrisburg, PA 17108-1006
15105679	*+	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio,, TX 78288-1600

TOTAL: 1 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pennymac Loan Services LLC bnicholas@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Brian R. Hefferin julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 5